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ABSTRACT OF THE DISCLOSURE

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An apparatus for providing financial or investment information, including a receiver which receives a request to provide a notification of a change in a factor and information regarding a correlation of the factor with a financial or investment vehicle, a processor, wherein the processor automatically detects a change in the factor upon an occurrence of a change in the factor, and further wherein the processor processes the request and generates a notification message containing information regarding the change in the factor along with information regarding a correlation of the factor with a financial or investment vehicle, and a transmitter for transmitting the notification message to a communication device associated with an individual, wherein the apparatus automatically initiates a communication link with the communication device and transmits the notification message to the communication device in real-time.

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